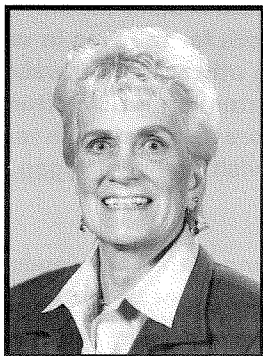


# Hammerstrom's

for the people  
in the 17th Senate District

# Hotline



State Senator

**Bev Hammerstrom**

State Capitol • Lansing, MI 48913

1-888-477-8238

[www.senate.michigan.gov/  
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July 24, 2006



**PROTECT YOURSELF FROM ADVANCE-FEE LOANS** Consumers are advised to protect themselves from advance-fee loan scams. Usually targeting people with bad credit, these scams take consumers through a phony application process, informing them that to receive the loan the applicant must pay a fee advance, such as a security deposit or an application fee. Consumers should know legitimate credit offers do not require an advance payment. To protect yourself from these scams, ignore any loan offer that requires an advance fee and always investigate loan offers from unfamiliar companies. Consumers who fall victim to an advance-fee scam should contact the media source that advertised the offer so they can terminate the ads. Consumers can also report the problem to the Federal Trade Commission online at [www.ftc.gov](http://www.ftc.gov) or by phone, toll-free, at 1-877-FTC-HELP.

**DID YOU KNOW?** In 2005, consumers were solicited by companies through e-mail more than any other form of communication, according to [econsumer.gov](http://econsumer.gov), a website designed to enhance consumer protection and consumer confidence in e-commerce.

**AIR POLLUTION FORECASTS THROUGH ENVIROFLASH PROGRAM** During the warm summer months, Michigan residents can stay informed about local air quality conditions through the EnviroFlash program provided by the state Department of Environmental Quality (DEQ). Warm weather can increase the levels of pollution in the air and result in unhealthy breathing conditions. Such environments may be harmful to those working or playing outdoors, or those who suffer from lung conditions or asthma. The EnviroFlash program is an online service that provides air quality index (AQI) information via e-mail or text messaging. Using this information, individuals can adjust daily activities when air conditions are expected to be poor. Visit EnviroFlash online at [www.michigan.gov/deqenviroflash](http://www.michigan.gov/deqenviroflash) for details and sign-up information. Current air quality conditions can be found online by visiting [www.deq.state.mi.us/aqi](http://www.deq.state.mi.us/aqi).

**GASOLINE PRICE WEBSITE AVAILABLE** In an effort to provide some relief for those Michigan residents making summer travel plans, the Michigan Department of Transportation (MDOT) has a website that lists fuel prices around the state and offers other travel-related information. With this site, motorists can find the best fuel prices both for the area in which they live and any area they may plan to visit this summer. The state is borrowing the data from other national websites and is not paying anyone to gather the pricing information. The site provides up-to-date information on construction projects and other highway closings, as well as tips on purchasing and conserving fuel. For more information in regard to fuel prices and travel, including some of the state's summer attractions and events, please visit [www.michigan.gov](http://www.michigan.gov), click on the *Travel and Recreation* link and then on "Gas Prices."

**SUPPORT YOUR LOCAL FAIR!** It's that time of the year again when community residents, along with their friends and family, gather for great food, music and fun at their local county fair. County fairs provide an excellent opportunity for citizens to support their local community and 4H clubs. Monroe County will host their fair July 30 - August 5, while the Jackson County Fair will be August 6-12. Both fairs will take place at their local county fairgrounds. For more information, including fair events, attractions and musical performances, visit your county fair website at [www.monroecountyfair.com](http://www.monroecountyfair.com) or [www.co.jackson.mi.us/fair/](http://www.co.jackson.mi.us/fair/).

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If you would like to receive future issues of Hammerstrom's Hotline via e-mail, please contact me at [SenBHammerstrom@senate.michigan.gov](mailto:SenBHammerstrom@senate.michigan.gov)